

SERFF Tracking Number: LCNC-126916405 State: Arkansas
 Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 47367
 Company Tracking Number: 2047691, 2047560
 TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
 Product Name: Lincoln MoneyGuard Reserve Plus Advertising Materials
 Project Name/Number: Lincoln MoneyGuard Reserve Plus Advertising Materials/2047691, 2047560

Filing at a Glance

Company: The Lincoln National Life Insurance Company

Product Name: Lincoln MoneyGuard Reserve Plus Advertising Materials SERFF Tr Num: LCNC-126916405 State: Arkansas

TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Filed State Tr Num: 47367
 Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: 2047691, 2047560 State Status: Closed
 Filing Type: Advertisement Reviewer(s): Marie Bennett, Harris Shearer
 Author: Anabela Tavares Disposition Date: 11/22/2010
 Date Submitted: 11/22/2010 Disposition Status: Filed
 Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Lincoln MoneyGuard Reserve Plus Advertising Materials Status of Filing in Domicile: Pending
 Project Number: 2047691, 2047560 Date Approved in Domicile:
 Requested Filing Mode: Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Group Market Size:
 Overall Rate Impact: Group Market Type:
 Filing Status Changed: 11/22/2010 Explanation for Other Group Market Type:
 State Status Changed: 11/22/2010
 Deemer Date: Created By: Anabela Tavares
 Submitted By: Anabela Tavares Corresponding Filing Tracking Number:
 Filing Description:
 The Lincoln National Life Insurance Company
 NAIC# 020-65676 FEIN # 35-0472300

Re: NEW SUBMISSION

Advertising Filing – Universal Life with Long Term Care

Form(s):

2047560 – Lincoln MoneyGuard® Reserve Plus - Single Premium Fact Sheet

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Product Name: Lincoln MoneyGuard Reserve Plus Advertising Materials
Project Name/Number: Lincoln MoneyGuard Reserve Plus Advertising Materials/2047691, 2047560
2047691 - Lincoln MoneyGuard® Reserve Plus - Flexible Premium Fact Sheet

Dear Sir or Madam:

Attached for your review and approval are the above-referenced advertising forms. These forms are new and do not replace any other form previously approved by your Department.

These advertisements will be used with base contract and riders LN870, LR870, LR871, LR872 and B10465F approved by the department on October 5, 2009 under SERFF number LCNC-126293409.

If you need any additional information, please contact me toll-free at 1-800-238-6252, Extension 2307. Thank you for your attention to this matter.

Sincerely,

Anabela Tavares
Product Compliance Coordinator
Telephone: 860-466-2307
Fax: 860-466-1348
E-mail: anabela.tavares@lfg.com

Company and Contact

Filing Contact Information

Anabela Tavares, Compliance Coordinator anabela.tavares@lfg.com
350 Church Street 860-466-2307 [Phone]
Hartford , CT 06103 860-466-1348 [FAX]

Filing Company Information

The Lincoln National Life Insurance Company	CoCode: 65676	State of Domicile: Indiana
350 Church Street - MPM1	Group Code: 20	Company Type: Life
Hartford, CT 06103-1106	Group Name:	State ID Number:
(860) 466-2899 ext. [Phone]	FEIN Number: 35-0472300	

Filing Fees

SERFF Tracking Number: LCNC-126916405 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 47367
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Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Lincoln National Life Insurance Company	\$50.00	11/22/2010	42198006
The Lincoln National Life Insurance Company	\$50.00	11/22/2010	42201342

SERFF Tracking Number: LCNC-126916405 State: Arkansas

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Project Name/Number: Lincoln MoneyGuard Reserve Plus Advertising Materials/2047691, 2047560

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	11/22/2010	11/22/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Marie Bennett	11/22/2010	11/22/2010	Anabela Tavares	11/22/2010	11/22/2010
Industry						
Response						

SERFF Tracking Number: *LCNC-126916405* *State:* *Arkansas*
Filing Company: *The Lincoln National Life Insurance Company* *State Tracking Number:* *47367*
Company Tracking Number: *2047691, 2047560*
TOI: *LTC06 Long Term Care - Other* *Sub-TOI:* *LTC06.000 Long Term Care - Other*
Product Name: *Lincoln MoneyGuard Reserve Plus Advertising Materials*
Project Name/Number: *Lincoln MoneyGuard Reserve Plus Advertising Materials/2047691, 2047560*

Disposition

Disposition Date: 11/22/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>LCNC-126916405</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>The Lincoln National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47367</i>
<i>Company Tracking Number:</i>	<i>2047691, 2047560</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>Lincoln MoneyGuard Reserve Plus Advertising Materials</i>		
<i>Project Name/Number:</i>	<i>Lincoln MoneyGuard Reserve Plus Advertising Materials/2047691, 2047560</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Lincoln MoneyGuard Reserve Plus - Flexible Premium Fact Sheet		Yes
Form	Lincoln MoneyGuard Reserve Plus - Single Premium Fact Sheet		Yes

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Product Name: Lincoln MoneyGuard Reserve Plus Advertising Materials
Project Name/Number: Lincoln MoneyGuard Reserve Plus Advertising Materials/2047691, 2047560

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 11/22/2010

Submitted Date 11/22/2010

Respond By Date

Dear Anabela Tavares,

This will acknowledge receipt of the captioned filing.

Objection 1

- Lincoln MoneyGuard Reserve Plus - Flexible Premium Fact Sheet, 2047691 (Form)
- Lincoln MoneyGuard Reserve Plus - Single Premium Fact Sheet, 2047560 (Form)

Comment: EFFECTIVE 1/1/10. AR RULE 57, SEC 5, SSEC 11, REQUIRES A FILING FEE OF \$50.00 PER ADVERTISEMENT AND/OR FORM. THE FILING WILL BE HELD PENDING RECEIPT OF THE BALANCE OF THE FILING FEE.

Please feel free to contact me if you have questions.

Sincerely,

Marie Bennett

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 11/22/2010
Submitted Date 11/22/2010

Dear Harris Shearer,

Comments:

Response 1

Comments: I have submitted the additional 50.00 via EFT. I apologize for the oversight.

Related Objection 1

Applies To:

- Lincoln MoneyGuard Reserve Plus - Flexible Premium Fact Sheet, 2047691 (Form)
- Lincoln MoneyGuard Reserve Plus - Single Premium Fact Sheet, 2047560 (Form)

Comment:

EFFECTIVE 1/1/10. AR RULE 57, SEC 5, SSEC 11, REQUIRES A FILING FEE OF \$50.00 PER ADVERTISEMENT AND/OR FORM. THE FILING WILL BE HELD PENDING RECEIPT OF THE BALANCE OF THE FILING FEE.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you

Anabela

Sincerely,

Anabela Tavares

SERFF Tracking Number: LCNC-126916405 State: Arkansas

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Company Tracking Number: 2047691, 2047560

TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other

Product Name: Lincoln MoneyGuard Reserve Plus Advertising Materials

Project Name/Number: Lincoln MoneyGuard Reserve Plus Advertising Materials/2047691, 2047560

Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	2047691	Advertising	Lincoln MoneyGuard Initial Reserve Plus - Flexible Premium Fact Sheet			0.000	2047691.pdf
	2047560	Advertising	Lincoln MoneyGuard Initial Reserve Plus - Single Premium Fact Sheet			0.000	2047560.pdf



FOR LIFE

Lincoln *MoneyGuard*® Reserve Plus

Flexible Premium Fact Sheet

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

Lincoln *MoneyGuard* Reserve Plus is a universal life insurance policy issued by **The Lincoln National Life Insurance Company**, Fort Wayne, IN.

Coverage	You may fund this policy with annual payments over 3-, 5-, 7-, or 10-year periods, at which time the policy becomes paid up (assuming no loans or withdrawals are taken).
Issue ages and classes	Ages 35–65 (age last birthday), male/female (except in Montana, where gender does not affect rates or benefits), nontobacco and tobacco
Minimum specified amount	\$25,000 (may vary by state)
Maximum specified amount	\$500,000
Convalescent Care Benefits Rider* (CCBR)	This rider allows us to accelerate the specified amount of death benefit to pay for qualified long-term care expenses. Benefits may be paid over 24 or 36 months (2 or 3 years), depending upon your selection at issue.
Extension of Benefits Rider (EOBR)	This rider extends benefits after the entire specified amount of death benefit has been used to pay the long-term care expenses. You may choose an additional 24 or 48 months (2 or 4 years) of benefit payments.
Benefit period options (CCBR+EOBR)	2 years (2+0), 3 years (3+0), 4 years (2+2), 5 years (3+2), 6 years (2+4), 7 years (3+4) Benefits paid monthly.
Deductible period	No deductible period required.
Guaranteed interest rate	4%
Qualified long-term care benefits include	Home healthcare, assisted living, nursing home, adult daycare, personal care services, hospice services, alternative care services. Benefits may vary by state. Expenses are reimbursed up to the monthly maximum for all levels of care, and they are intended to be income tax-free under IRC Section 104(a)(3).
Taxation of costs for CCBR and EOBR	The CCBR and EOBR are intended to provide qualified long-term care benefits under IRC Section 7702B(b). The costs for these riders are deducted monthly from the policy cash value and are federally treated as “distributions” from your Lincoln <i>MoneyGuard</i> Reserve Plus policy. Lincoln will not report these distributions as taxable to you, even if your policy is a Modified Endowment Contract (MEC). Instead, the costs will reduce the investment in the contract (cost basis), but not below zero, as the costs are taken from your policy. Once the investment in the contract has been reduced to zero, distributions will come from any gain in the contract but will still not be reportable as taxable distributions. A 10% penalty may apply if such a distribution is taxable and occurs prior to age 59½. Lincoln Financial Group, its affiliated companies, and its representatives/ insurance agents do not provide legal or tax advice. Consult with your tax advisor to learn more about how this may apply to your specific situation.

*State variations may apply.

Inflation protection

There are three options available: 3% Simple, 3% Compound, and 5% Compound. The same option will apply to both the CCBR and the EOBR, and the costs for inflation protection will be deducted monthly from the policy cash value. Unless rejected at issue, the policy will default to the 5% Compound option. Inflation protection on the CCBR is subject to state availability.

Enhanced Surrender Value Endorsement (ESVE)

After all the planned premiums are paid, the ESVE ensures that the amount paid upon surrender will be no less than the sum of the premiums paid. Available for issue ages 35–65 and included in the policy cost. Any benefit provided by the ESVE will be adjusted by any loans/loan interest/loan repayments, cash withdrawals taken, or claim payments made from the policy, and may have tax implications. The ESVE will terminate if a loan or cash withdrawal is taken prior to payment of all planned premiums (may vary by state).

Residual death benefit

Even if your entire specified amount of death benefit has been used to pay for long-term care, Lincoln *MoneyGuard*® Reserve Plus will pay your beneficiary a residual death benefit. At the time you purchase the policy, the benefit is equal to 10% of the initial death benefit. The residual death benefit will be adjusted by any loans, loan interest, cash withdrawals, or loan repayments. Loans are charged interest.

International benefit

Benefits under the CCBR will also be available if the client is confined to a nursing home or assisted living facility outside the United States, its territories, or possessions. Such benefits are limited each month to 50% of the maximum monthly benefit that would otherwise be paid; however, the full CCBR Benefit Limit may be used for this purpose.

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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LCN1011-2047691

PRINT 11/10 Z01

Order code: MGR-FP-FST003



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Lincoln *MoneyGuard*® Reserve Plus is a universal life insurance policy with a Convalescent Care Benefits Rider (CCBR) that accelerates the specified amount of death benefit to pay for covered long-term care expenses. An Extension of Benefits Rider (EOBR) is available to continue long-term care benefit payments after the entire specified amount of death benefit has been paid. The Enhanced Surrender Value Endorsement (ESVE) is included in the policy cost for all single premium policies and for flexible premium policies for issue ages 35–65. The additional surrender benefit provided will be adjusted by any loans/loan interest/loan repayments, withdrawals taken, or claim payments made. The cost of riders will be deducted monthly from the policy cash value. **All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.** The insurance policy and riders have limitations, exclusions, and/or reductions.

Lincoln *MoneyGuard*® Reserve Plus is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy

Form LN870 with the Convalescent Care Benefits Rider (CCBR) on Rider Form LR870, an optional Enhanced Surrender Value Endorsement (ESVE) on Endorsement Form B10465F, an optional Extension of Benefits Rider (EOBR) on Rider Form LR871, and an optional Nonforfeiture Benefit Rider (NFO) on Rider Form LR872. **Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

General exclusions and limitations

The LTC riders will not provide benefits for: care provided in facilities operated primarily for the treatment of Mental or Nervous Disorders (this exclusion does not apply to qualifying stays or care resulting from a clinical diagnosis of Alzheimer's Disease or similar forms of dementia); treatment for alcoholism or drug addiction (unless the drug addiction is a result of medication taken in doses as prescribed by a physician); treatment arising out of an attempt (while sane or insane) at suicide or an intentionally self-inflicted injury; treatment provided in a Veteran's Administration or government facility, unless the Insured or the Insured's estate is charged for the confinement or services or unless otherwise required by law; loss to the extent that benefits are payable under any of the following: Medicare (including that which would have been payable but for the application of a deductible or a coinsurance amount), other governmental programs (except Medicaid), workers compensation laws, employer's liability laws, occupational disease laws, and motor vehicle no-fault laws; confinement or care received outside the United States, other than benefits for Nursing Home Care Services and Assisted Living Facility Services as described in the International Benefits provision; services provided by a facility or an agency that does not meet this rider definition for such facility or agency, except as provided in the Alternative Care Services provision above; and services provided by a member of the Insured's Immediate Family or for which no charge is normally made in the absence of insurance.

Products and features, including benefits, exclusions, limitations, terms, and definitions, may vary by state.

Not approved for use in New York. Check state availability.



FOR LIFE

Lincoln *MoneyGuard*® Reserve Plus

Single Premium Fact Sheet

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

Lincoln *MoneyGuard*® Reserve Plus is a universal life insurance policy issued by **The Lincoln National Life Insurance Company**, Fort Wayne, IN.

Coverage	Lincoln <i>MoneyGuard</i> Reserve Plus is a universal life insurance policy funded with a single premium payment.
Issue ages and classes	Ages 35–80* (age last birthday), male/female (except in Montana, where gender does not affect rates or benefits), nontobacco and tobacco
Minimum specified amount	\$25,000 (may vary by state)
Maximum specified amount	\$500,000 with 2-year CCB _R ; \$750,000 with 3-year CCB _R
Convalescent Care Benefits Rider[†] (CCB_R)	This rider allows us to accelerate the specified amount of death benefit to pay for covered long-term care expenses. Benefits may be paid over 24 or 36 months (2 or 3 years), depending upon your selection at issue.
Extension of Benefits Rider (EOB_R)	This rider extends benefits after the entire specified amount of death benefit has been used to pay the long-term care expenses. You may choose an additional 24 or 48 months (2 or 4 years) of benefit payments.
Benefit period options (CCB_R+EOB_R)	2 years (2+0), 3 years (3+0), 4 years (2+2), 5 years (3+2), 6 years (2+4), 7 years (3+4). Benefits paid monthly.
Deductible period	No deductible period required.
Guaranteed interest rate	4%
Qualified long-term care benefits include	Home healthcare, assisted living, nursing home, adult daycare, personal care services, hospice services, alternative care services. Benefits may vary by state. Expenses are reimbursed up to the monthly maximum for all levels of care, and they are intended to be income tax-free under IRC Section 104(a)(3).
Taxation of costs for CCB_R and EOB_R	The CCB _R and EOB _R are intended to provide qualified long-term care benefits under IRC Section 7702B(b). The costs for these riders are deducted monthly from the policy cash value and are federally treated as “distributions” from your Lincoln <i>MoneyGuard</i> Reserve Plus policy. Lincoln will not report these distributions as taxable to you, even if your policy is a Modified Endowment Contract (MEC). Instead, the costs will reduce the investment in the contract (cost basis), but not below zero, as the costs are taken from your policy. Once the investment in the contract has been reduced to zero, distributions will come from any gain in the contract but will still not be reportable as taxable distributions. A 10% penalty may apply if such a distribution is taxable and occurs prior to age 59½. Lincoln Financial Group, its affiliated companies, and its representatives/ insurance agents do not provide legal or tax advice. Consult with your tax advisor to learn more about how this may apply to your specific situation.

*Ages 35–79 in Florida.

†State variations may apply.

Inflation protection

There are three options available: 3% Simple, 3% Compound, and 5% Compound. The same option will apply to both the CCBR and the EOBR, and the costs for inflation protection will be deducted monthly from the policy cash value. Unless rejected at issue, the policy will default to the 5% Compound option. Inflation protection on the CCBR is subject to state availability.

Enhanced Surrender Value Endorsement (ESVE)

Ensures that the amount available upon surrender will equal or exceed the initial premium paid. Available at issue and included in the policy cost. Any benefit provided by the ESVE will be adjusted by any loans/loan interest/loan repayments, cash withdrawals taken, or claim payments made from the policy, and may have tax implications.

Residual death benefit

Even if your entire specified amount of death benefit has been used to pay for long-term care, Lincoln *MoneyGuard*® Reserve Plus will pay your beneficiary a residual death benefit. At the time you purchase the policy, the benefit is equal to 10% of the initial death benefit. The residual death benefit will be adjusted by any loans, loan interest, cash withdrawals, or loan repayments. Loans are charged interest.

International benefit

Benefits under the CCBR will also be available if the client is confined to a nursing home or assisted living facility outside the United States, its territories, or possessions. Such benefits are limited each month to 50% of the maximum monthly benefit that would otherwise be paid; however, the full CCBR Benefit Limit may be used for this purpose.

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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LCN1010-2047560

XXXXX 11/10 Z01

Order code: MGR-SP-FST002



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Financial GroupSM

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Lincoln *MoneyGuard*® Reserve Plus is a universal life insurance policy with a Convalescent Care Benefits Rider (CCBR) that accelerates the specified amount of death benefit to pay for covered long-term care expenses. An Extension of Benefits Rider (EOBR) is available to continue long-term care benefit payments after the entire specified amount of death benefit has been paid. The Enhanced Surrender Value Endorsement (ESVE) is included in the policy cost for all single premium policies and for flexible premium policies for issue ages 35–65. The additional surrender benefit provided will be adjusted by any loans/loan interest/loan repayments, withdrawals taken, or claim payments made. The cost of riders will be deducted monthly from the policy cash value. **All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.** The insurance policy and riders have limitations, exclusions, and/or reductions.

Lincoln *MoneyGuard*® Reserve Plus is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy

Form LN870 with the Convalescent Care Benefits Rider (CCBR) on Rider Form LR870, an optional Enhanced Surrender Value Endorsement (ESVE) on Endorsement Form B10465F, an optional Extension of Benefits Rider (EOBR) on Rider Form LR871, and an optional Nonforfeiture Benefit Rider (NFO) on Rider Form LR872. **Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

General exclusions and limitations

The LTC riders will not provide benefits for: care provided in facilities operated primarily for the treatment of Mental or Nervous Disorders (this exclusion does not apply to qualifying stays or care resulting from a clinical diagnosis of Alzheimer's Disease or similar forms of dementia); treatment for alcoholism or drug addiction (unless the drug addiction is a result of medication taken in doses as prescribed by a physician); treatment arising out of an attempt (while sane or insane) at suicide or an intentionally self-inflicted injury; treatment provided in a Veteran's Administration or government facility, unless the Insured or the Insured's estate is charged for the confinement or services or unless otherwise required by law; loss to the extent that benefits are payable under any of the following: Medicare (including that which would have been payable but for the application of a deductible or a coinsurance amount), other governmental programs (except Medicaid), workers compensation laws, employer's liability laws, occupational disease laws, and motor vehicle no-fault laws; confinement or care received outside the United States, other than benefits for Nursing Home Care Services and Assisted Living Facility Services as described in the International Benefits provision; services provided by a facility or an agency that does not meet this rider definition for such facility or agency, except as provided in the Alternative Care Services provision above; and services provided by a member of the Insured's Immediate Family or for which no charge is normally made in the absence of insurance.

Products and features, including benefits, exclusions, limitations, terms, and definitions, may vary by state.

Not approved for use in New York. Check state availability.